

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Yahya N Morsy
Christina E Morsy
Debtor(s)

Case No. 15 B 26133

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/31/2015.
- 2) The plan was confirmed on 12/03/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/17/2017.
- 5) The case was Dismissed on 03/02/2017.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$20,178.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$20,178.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$805.05
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,805.05

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A/R Concepts	Unsecured	200.00	NA	NA	0.00	0.00
Ally Financial	Secured	27,275.86	27,275.86	27,275.86	5,636.47	1,400.16
Bank Of America	Unsecured	3,787.00	3,787.42	3,787.42	0.00	0.00
Becket & Lee	Unsecured	310.00	310.36	310.36	0.00	0.00
Capital One Bank	Unsecured	987.00	987.11	987.11	0.00	0.00
Capital One Bank	Unsecured	666.00	666.84	666.84	0.00	0.00
Cavalry SPV I LLC	Unsecured	63.00	63.14	63.14	0.00	0.00
Cerastes LLC	Unsecured	1,990.00	1,990.27	1,990.27	0.00	0.00
Cherlyn Pilch	Unsecured	38,000.00	35,659.12	35,659.12	0.00	0.00
Comenity Capital Bank/Paypal Credit	Unsecured	903.00	902.05	902.05	0.00	0.00
Commonwealth Edison Company	Unsecured	1,500.00	1,842.65	1,842.65	0.00	0.00
Department Of Education	Unsecured	47,149.00	77,850.06	77,850.06	0.00	0.00
Discover Bank	Unsecured	3,567.00	3,624.51	3,624.51	0.00	0.00
Fifth Third Mortgage Company	Secured	4,117.00	3,353.88	3,353.88	1,925.99	0.00
Fifth Third Mortgage Company	Secured	121,638.00	119,655.14	119,655.14	0.00	0.00
Genesis Property Restoration	Unsecured	8,728.12	NA	NA	0.00	0.00
Illinois Bell Telephone Company	Unsecured	0.00	796.28	796.28	0.00	0.00
Midland Funding LLC	Unsecured	257.00	257.02	257.02	0.00	0.00
Peoples Energy Corp	Unsecured	3,821.00	5,118.70	5,118.70	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,078.00	1,078.37	1,078.37	0.00	0.00
Portfolio Recovery Associates	Unsecured	841.00	821.97	821.97	0.00	0.00
Portfolio Recovery Associates	Unsecured	429.00	475.64	475.64	0.00	0.00
Quantum3 Group	Unsecured	2,347.00	2,347.07	2,347.07	0.00	0.00
Sheffield Financial Co	Secured	2,972.00	0.00	500.00	83.99	16.65
Snap-On Credit LLC	Unsecured	NA	2,691.65	2,691.65	0.00	0.00
Snap-On Credit LLC	Secured	1,900.00	4,591.65	1,900.00	471.78	57.87
Toyota Motor Credit Corporation	Secured	27,895.66	27,895.66	27,895.66	4,856.27	923.77

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$119,655.14	\$0.00	\$0.00
Mortgage Arrearage	\$3,353.88	\$1,925.99	\$0.00
Debt Secured by Vehicle	\$55,671.52	\$10,576.73	\$2,340.58
All Other Secured	\$1,900.00	\$471.78	\$57.87
TOTAL SECURED:	\$180,580.54	\$12,974.50	\$2,398.45
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$141,270.23	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,805.05</u>	
Disbursements to Creditors	<u>\$15,372.95</u>	
TOTAL DISBURSEMENTS :		<u>\$20,178.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/23/2017

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.